

Terms and Conditions of Citibank (China) Co., Ltd. for Remote Banking Services

To: All Citibank (China) Co., Ltd. branches/sub-branches ("Bank")

The undersigned customer(s) ("Customer") hereby requests Bank, subject to the terms and conditions herein contained, to provide banking services based on the remote instruction/application initiated by Customer from time to time ("Citi Remote Banking Services"). By signing hereon, Customer agrees that the terms and conditions herein contained ("Agreement") will apply to all transaction instruction/application initiated by the Customer to the Bank by remote channels (including but not limited to phone, fax and other non-face-to-face transaction channels) (each hereinafter called "Remote Instruction") and bind the Customer and the specific Citibank (China) Co., Ltd. branch/sub-branch where the Customer's account is held.

1. Customer understands that the use of Remote Instruction will put relevant banking transactions at a higher risk in error, security, privacy and fraud. Regardless of such risk, Customer wishes to use remote channels and is willing to accept relevant risk.
2. If Bank takes any security procedure (including other security procedure not specified in this Agreement) to verify the authenticity or content of any Remote Instruction, Bank shall not be obliged to take any such procedure in the future no matter how often Bank takes such procedure. Customer agrees that in any event Bank has no obligation to verify or prove whether the Remote Instruction initiated in the name of Customer is initiated from a Customer-owned or Customer-related phone, fax machine or other equipment. If Bank acts on any Remote Instruction initiated by Customer, Customer will be liable for any loss Bank may incur in connection with such Remote Instruction and agrees to fully indemnify Bank against the loss, costs and fees (including attorney fees) Bank may thus incur.
3. Customer agrees that Bank may, at any time by giving a written notice to Customer, (a) revise or modify the terms of this Agreement; and/or (b) terminate or suspend the services hereunder and refuse to act on any Remote Instruction from Customer. If Customer continues to use the services after Bank's notice, Customer shall be deemed to have accepted all revision and modification specified in the notice.
4. Where two or more Customers sign this Agreement, the rights, obligations and liabilities hereunder of all undersigned Customers shall be deemed to be joint and several.
5. Bank may at any time assign or transfer its rights and/or obligations under this Agreement to any other entity/person by giving a notice of the assignment or transfer to Customer. Customer agrees that the notice of assignment or transfer may be made in any written form determined at the sole discretion of Bank and no extra consent or approval from Customer is required for such assignment or transfer. This Agreement will continue to be effective against Customer, and Customer agrees to be bound and continue to be bound by this Agreement notwithstanding such assignment or transfer. Customer shall not assign or transfer its rights and/or obligations under this Agreement to any other entity/person without Bank's written approval.

6. This Agreement shall be governed by and construed in accordance with the laws of P.R.C. and any dispute arising from or in connection with this Agreement shall be submitted to the competent court in the jurisdiction where Bank is located.

Below Terms and Conditions Apply to Fax Banking Transactions

1. Customer agrees that Bank will process Customer's fax instruction in accordance with the terms and conditions of this Agreement. Customer agrees to be bound by any fax instruction issued in his/her name or the name of his authorized signatory and received by Bank, whether or not actually signed by Customer or his/her authorized signatory, whether or not sent from a Customer-owned or Customer-related fax machine or fax number, provided that the signature or chop in such fax instruction resembles the specimen recorded by Customer with Bank. Bank is not liable for any loss Customer may suffer in connection with Bank's acting in accordance with the terms of this Agreement.
2. Customer agrees that Bank may (but is not obligated to) take one or more security procedures as listed below to operate any fax instruction from Customer to Bank.
 - 2.1 Bank may set a limit for daily transaction amount for fax instruction and Bank is entitled not to process the fax instruction over such limit.
 - 2.2 Bank may confirm fax instruction by calling back on selective basis according to the transaction nature, transaction amount, completeness, accuracy and adequacy of the information contained in the fax instruction and Bank is entitled not to process the fax instruction that needs to be confirmed by calling back until it is confirmed.
 - 2.3 Bank may request fax instruction be sent in Bank's standard form and Bank is entitled not to process the fax fund transfer instruction sent not in Bank's standard form.
 - 2.4 Bank may request fax fund transfer instruction be transmitted to the fax number designated by Bank from time to time. Bank is entitled not to process the fax fund transfer instruction received at non-designated fax machines.
 - 2.5 Bank may request Customer provide the original copy to Bank within prescribed period. If Bank fails to receive the original copy of the fax fund transfer instruction from Customer within such period, Bank is entitled to, at its sole discretion, refuse to act on any fax instruction from Customer and shall not be obliged to give any notice to Customer for such refusal.

Below Terms and Conditions Apply to Phone Instruction Transactions

1. Customer agrees that Bank shall process Customer's phone instruction in accordance with the terms and conditions of this Agreement. Customer authorizes Bank to accept the phone instruction issued by Customer (but Bank has no obligation to accept). As long as the calling person passes the phone banking pin number verification conducted by Bank for transaction verification purpose, Bank may regard the instruction as effective transaction instruction from Client and is not obligated to verify the authorization or identification of the calling person or the authenticity of such instruction and Customer agrees to be bound by such phone instruction, regardless of whether such instruction is actually initiated

by Customer, and whether such instruction is initiated from a Customer-owned or Customer-related phone machine or phone number. Bank is not liable for any loss Customer may suffer in connection with Bank's acting in accordance with the terms of this Agreement.

- 2. Customer agrees that Bank may (but is not obligated to) take one or more security procedures as listed below to operate any phone instruction from Customer to Bank.
 - 2.1 Bank may set a daily limit for transaction amount for phone instruction and Bank is entitled not to process the phone instruction over limit.
 - 2.2 Bank may request phone instruction be transmitted to the phone number/phone machine designated by Bank from time to time. Bank is entitled not to process the phone instruction received at non-designated phone numbers or phone machines.
- 3. Bank is entitled to not to process relevant transaction or is entitled to immediately terminate relevant product before Bank acts on relevant phone instruction or after Bank completes the transaction according to relevant phone instruction, provided that Bank believes the phone instruction is incomplete, inaccurate, inadequate or inconsistent.
- 4. Customer agrees that Bank may record the phone conversation between Bank and Customer, and save the recording in the bank storage media within a definite period. Where any dispute arises, Bank is entitled to use the recording on any occasion for dispute resolution.

Signed by	Signed by (for Joint and/or, fax banking transaction only)	Signed by (for Joint and/or, fax banking transaction only)
_____	_____	_____
Name in Print	Name in Print	Name in Print
_____	_____	_____
ID/Passport No.	ID/Passport No.	ID/Passport No.
_____	_____	_____
Date	Date	Date
_____	_____	_____